

**WOMEN'S FUND OF WESTERN MASSACHUSETTS 2013 ANNUAL REPORT**

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with public affiliations

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## OUR MISSION

The Women's Fund of Western Massachusetts advances social change to create economic and social equality for women and girls in Western Massachusetts through grantmaking and strategic initiatives in the areas of:

- Educational access and success
- Economic justice
- Safety and freedom from violence

## Dear Friends,

What a wonderful year this had been for your Women's Fund! We celebrated our 15th anniversary by honoring 16 amazing trailblazers with our Standing on Her Shoulders Award. These are the women who have spent their lives "getting it done;" they are the women who saw injustice or inequity and didn't turn away.

The amazing fact is that we know there are hundreds more just like them living in our four counties. They are women whose outstanding stories are known to perhaps a few friends or family members. They are women whose stories must be gathered and celebrated.

Like the story of your Women's Fund which we love to share, we encourage each of you to ask the women in your life who are the elders, the wisdom women, to tell you their stories. And equally important, don't forget to share your own story with a younger woman or a girl who needs to know how she is connected, where her roots are.

To all of you who are so important to the story of the Women's Fund of Western Massachusetts — from our founders to our donors, our volunteers, our corporate supporters, our LIPPI cohort and alumnae, and our grantee partners — we thank you. You are the shoulders upon which this mission stands!

With our deep gratitude,



Kate Kane  
*Board President*



Carla Oleska  
*Chief Executive Officer*





**Gail Kielson**  
**Hampshire County**

**Standing on Her Shoulders Award Recipient - *Domestic Violence***

Gail Kielson is considered one of the founding mothers of the domestic violence movement both statewide and nationally. After relocating to Massachusetts, Gail began to work with Safe Passage in both volunteer and staff roles. For fifteen years she has maintained a private practice as a therapist, specializing in working with women who have trauma histories.



### Massachusetts State House Rally

*Thank you to you and everyone at the Women's Fund for your generous support this year! Our ongoing work to build relationships and community in low-income neighborhoods of color in Holyoke, and our efforts to develop leadership among the women in our communities will continue on full speed ahead with your support. Also, our campaign to shut down the Mt. Tom coal plant and embark on a just transition for the workers and the environment is going strong, and your renewed support will help boost this work. Please share our deepest gratitude with your board and staff.*

## Women's Fund of Western Massachusetts

### 2013 GRANTEE PARTNERS

#### Educational Access and Success Grants

BARRINGTON STAGE COMPANY, Program Grant  
Westside Community Arts Project (BK)

BERKSHIRE UNITED WAY, Policy Grant  
Face the Facts Initiative (BK)

GREENFIELD COMMUNITY COLLEGE FOUNDATION, Policy Grant  
Franklin County Women's Success Project (FR, HS)

HELEN BERUBE TEEN PARENT PROGRAM, Operating Support  
Grant (BK)

MULTICULTURAL BRIDGE, Program Grant  
Bridge Women to Women (W2W) Project and Mujeres Latinas (BK)

NEARI JUMP-START, Program Grant, (all three focus areas)  
Women's Group (HD, HS)

PLANNED PARENTHOOD LEAGUE OF MASSACHUSETTS,  
Program Grant

Seamos Honestos: Educating and Supporting Latino Parents as the  
Primary Sexuality Educators of their Children (HD, HS)

TEATRO V!DA, Program Grant  
Secrets from the Dressing Room (HD)

TREEHOUSE FOUNDATION, Policy Grant  
Hear Our Voices IV (HS, HD, FR)

VOICES FROM INSIDE, Operating Support Grant (HD)

#### Economic Justice Grants

LUTHERAN SOCIAL SERVICES OF NEW ENGLAND, Program Grant  
Economic Advancement for Refugee Women Project (HD)

NEIGHBOR TO NEIGHBOR, Policy Grant (Education and  
Economic Justice)  
Leadership Development Program (HD)

#### Safety and Freedom from Violence

COMMUNITIES THAT CARE COALITION, Policy Grant  
Primary Prevention through Family Connection (FR)

ELIZABETH FREEMAN CENTER, Program and Policy Grant  
Advocacy, Relief and Empowerment Program (BK)

NELCWIT, Operating Support Grant (FR, HS)

HILLTOWN SAFETY AT HOME, Operating and Policy Grant  
Advocacy Services to Domestic Violence Victims (HD, HS, BK)

PRISON BIRTH PROJECT, Operating and Policy Grant  
(Economic Justice and Education  
(BK, FR, HD, HS)

NEARI



TreeHouse



Vilma speaking to legislator



NEARI







Leadership Institute for Political and Public Impact

**LIPPI®**

In its third year, LIPPI marched forward by hitting the 100 mark! The 35 women who joined the 2012-2013 class swelled the ranks of LIPPI women, fondly known among themselves as “LIPPIstah’s,” to 100!

LIPPI continues to do what has been monumentally successful, offering women education and training to advance their professional, political and personal leadership goals while helping them to examine and strive to address the internal, external and systemic barriers to women’s leadership. LIPPI shares research on the gender gap in leadership across professions and promotes best practices on parity through events, writing on our website, and as part of our Thought and Practice series all of which we make available to the community at large.

Save-the-Date  
**LIPPI Graduation**  
Thursday, May 29, 2014  
Log Cabin, Holyoke, MA

LIPPI expanded connections with other organizations and individuals to achieve a critical mass of women leaders in political and professional arenas. Our partnership with Mt. Holyoke College continues to flourish. This year LIPPI women joined students and faculty in the nationally recognized OpEd Project. LIPPIstah’s also went to the State House and had special meetings with the director of the Women’s Legislative Caucus, the Women’s Political Caucus, the Speaker of the House and various political dignitaries, and with LIPPI Advisory Board members, Rep. Ellen Story and Rep. Tricia Farley-Bouvier.

Who are the LIPPI women? They are your neighbors, community leaders, young women and seasoned women. They care passionately about making a difference in their communities across western Massachusetts and they want to affect change so that society as a whole is more equitable for women. They’re moving into leadership positions and creating that critical mass so that together they can add their voices, talents and experience to decisions that affect us all.







**Roberta McCulloch-Dews**

**LIPPI 2013 Graduate**

**Berkshire County**

Roberta McCulloch-Dews, LIPPI 2013 Graduate, from the Berkshires, featured here with her children at her LIPPI Graduation Ceremony.



LIPPI 2012-2013 cohort in action.

★  
**LIPPI® Scholarship Award History**

Cohort	Cohort Year	Total LIPPI #	Total # of Awards	Total %	Total \$	
First Cohort	2010-2011	42	5	13%	\$900.00	Does not include WHEN scholarships
Second Cohort	2011-2012	35	9	26%	\$1,550.00	
Third Cohort	2012-2013	37	11	30%	\$1,275.00	
Fourth Cohort	2013-2014	39	18	46%	\$5,250.00	Does not include Weissman scholarships

## LIPPI Participants 2012-13

### Berkshire County

Roberta McCulloch-Dews  
Donna Rivers  
Jane Sugarman  
Linda Tyer  
Catherine VanBramer  
Claudette Webster

### Franklin County

Celia Caffery  
Jessie Cooley  
Mary McCarthy  
Lisa McLoughlin  
Laura Sylvester

### Hampden County

Jennifer Berman  
Jacqueline Bouchereau  
Gina Marie Carilli  
Luzelenia Casanova  
Maureen Cayer  
Angela Cerruti  
Ivette Cruz  
Sandra Kosko  
Lizzy Ortiz  
Maria Puppolo  
Luz Rivera  
Hajarah Taylor-Mapp

### Hampshire County

Johanna Andreoli  
Dana Carnegie  
Carol Constant  
Rose Egan  
Kristen Elechko  
Jennifer Gallant  
Jody Kasper  
Chelsea Kline  
Annette Macaluso  
Victoria Rosen

What an amazing network of women!  
Imagine the strength that our  
small numbers hold and the power  
of our collective voices together.  
Change is being made, regardless  
of the outcomes of each of these  
elections. May you feel great pride in  
running, being honored and for being  
connected. Let us continue these  
efforts and carry on with the intent  
of increasing our representation.

— Kristen Elechko, 2013 LIPPI Graduate

## FALL 2013

*140 women strong! And here they are on the move:*

- 21 ran for elected office (since 2010)
- 5 participated in Citizens Legislative Council
- 3 attended Yale Women's Campaign School
- 3 received Governor appointments
- 1 appointed as Female Minority Affirmative Action for the Massachusetts State Democratic Committee (2013)
- 1 received Holyoke Democrat of the Year Award (2013)



## 15 ANNIVERSARY

March 14, 2013 – what a night to remember! More than 700 people gathered at the MassMutual Center to celebrate our 15th anniversary and to join us in recognizing 16 outstanding trailblazing women. The entire evening was just perfect. Guests entered through the grantee showcase exhibition and moved on to the beautiful portrait gallery of our honorees. The stirring voices of the Longmeadow High School a cappella group The Accidentals opened dinner, and Luma Mufleh shared her inspiring keynote address. What better way to close our evening than with a rousing standing ovation for our 16 Standing on Her Shoulders and the terrific after party dance!

### 15 Anniversary Presenting Sponsors:



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#### *Special thanks to:*

Cardinale Design

Longmeadow High School

The Accidentals

Valley Women's History

Collaborative: Joyce Berkman,

Jacqueline Castedine, Penni

Martorell, Anne Moore, and

Susan Tracy

#### **Gold**

Northwestern Mutual Financial Network, The Springfield Group

#### **Silver**

MGM Resorts International

#### **Bronze**

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#### **Standing on Her Shoulders Portrait Exhibit, Presented by:**

Robert Charles Photography

#### **Gallery Sponsor**

Glenmeadow







**Gloria G. Lomax**

**Hampden County**

**Standing on Her Shoulders Award Recipient - Early Childhood Education/Religion**

Gloria G. Lomax, PhD, has distinguished herself in her field, reaching achievements uncommon among African American women of her age.

Gloria taught early childhood education at Holyoke Community College for twenty-five years. She developed innovative curricula and teaching methods and also presented opportunities for students to overcome prejudices.

Throughout her career, Gloria Lomax has infused her character and integrity, wisdom and courage into her work, serving as a model for others.



**Vera Kalm**

**Berkshire County**

**Standing on Her Shoulders Award Recipient - *International Health/UN Women***

Affected by war and displaced from her birth country at a very young age, Vera Kalm has applied her personal knowledge of the costs of war to her professional roles. She began her career working in Europe with the United Nations High Command for Refugees to resettle those displaced by war. In a field dominated by men, Vera rose to the position of executive director of the World Health Organization New York office. Through her work, Vera Kalm has provided a model for working on behalf of women locally and globally.

## INDIVIDUAL DONORS JULY 1, 2012 - JUNE 30, 2013

The work of the Women's Fund cannot be accomplished without this broad base of support from our four counties and beyond. Thank you.

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*inform us.*



# \$2,000,000

**strong...**the Women's Fund of Western Massachusetts has been transforming the lives of women and girls in western Massachusetts for fifteen years through our work as an inspirational funder, advocate, mentor and educator to all those we serve. Here, we give thanks to those who invest with us to create social change, advocate for equality and foster the leadership talents of women and girls. Together, we are changing the world right here at home.



**140 women leaders strong from LIPPI**



**An increase in women's degree completion in higher education**



**Women are more active in leading policy change and advocacy**



**An increase in girls' pursuit of science, technology, engineering and math**



**Refugee women are learning English and skills to help them succeed**



**An increase in financial stability among women**



**Domestic abuse programs and shelters in all four counties**



**One program sees 100% high school graduation rate**

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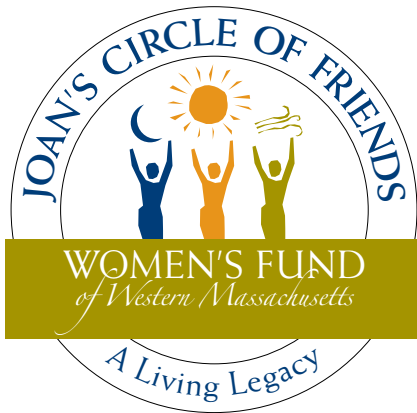
**Ruth P. Moore**  
**Hampshire County**

**Standing on Her Shoulders Award Recipient - Deaf Community Human Rights**

For four decades, Ruth P. Moore has been a significant force advocating for deaf and hard of hearing (D/HH) individuals in Massachusetts and more broadly in New England and the rest of the country.

From helping to promote legislation, to identifying funding to purchase assistive technology to training advocates, Ruth Moore is committed to improving lives.





### JOAN'S CIRCLE

When you give to the Women's Fund you become a convener, advocate, educator, and grantmaker right along with us. When you change the life of one single girl and get her to understand that education is the pathway out of poverty, you change the life of her family, her community, her world. You are the Women's Fund.

Visit us online at [www.womensfund.net](http://www.womensfund.net) any time to make a gift or to learn more about the work of the Women's Fund.

### JOAN'S CIRCLE OF FRIENDS...LEAVING A LEGACY As of June 30, 2013

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Making a charitable gift through your will or estate plan may let you support the Women's Fund more significantly than you could during your lifetime. You may realize the potential of your philanthropy through any of the following options:

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#### LIPPI SCHOLARSHIP

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Kristin Leutz  
Lisa McLoughlin  
Lizzy Ortiz  
Maria Puppolo  
Luz Rivera  
Victoria Rosen and Diana Alavez  
Tuti Scott  
Laura Sylvester  
Claudette Webster  
Amy Woolf

#### LIPPI SUPPORT

Anonymous  
Community Foundation of Western Massachusetts  
The Irene E. & George A. Davis Foundation  
Two West Foundation

#### VALLEY GIVES LIPPI SUPPORT

Tahirah Amatul-Wadud  
Rep. Denise Andrews  
Elizabeth Anema and Betsy Johnson  
Stephanie Baird  
Megan Bathory-Peeler and Steven Peeler  
Peggy Bedell  
Margaret Beturne  
Sarah Bittenweiser and Hosea Baskin  
Carol Campbell  
Kathy Cardinale  
Dana Carnegie  
Valerie Caro  
Maureen Casey  
Janet Caswell and Ferna Shrewsbury  
Carol Constant  
Carla Cooke  
Beth and Paul Coombs  
Annette and Dean Cycon  
Janet Daisley and Tripp Peake  
Carol Davis  
Debbie Davis and Grace Delvecchio

Jean Deliso  
Michelle Depelteau  
Lindsay Doak  
Dianne and Paul Doherty  
Lisa Doherty  
Ruth Elcan  
Scottie and Kent Faerber  
Mary Ford  
Betsy Gaberman  
Jennifer Gallant and Nancy Doby  
Karin George  
Ruthie Giles  
Susan Goldsmith  
Leslie Goldstein and John Mosimann  
Sally Griggs  
Patricia Hill  
Hillary Hoffman  
Julie Holt  
Marjorie Hutter  
Elizabeth Jones and Maxine Schmidt  
Kate Kane  
Carol and Brad Katz  
George Keady  
Cheryl Kiras and Deborah Marshall  
Deborah Koch  
Kate Kruckemeyer  
Julie Kumble  
Susan B. Lantz  
Carol Laplante  
Louise Larocque  
Stacey Lennard  
Patricia Lee Lewis and Don Wukasch  
Susan Loring-Wells  
M.J. Maccardini  
Mr. and Mrs. Alfred Magee  
Pam Malumphy  
Meryl Ann Mandell and Stephen Smulski  
Linda Marchesani  
Michele Marotta  
Phyllis Marie McCourt  
Felicia Mednick  
Michele Megas-Ditomassi and George Ditomassi  
MicroTek Inc.  
Anne Louise Moore  
Annie Morehouse  
Robyn Ann Newhouse  
Anne Nugent  
Ruth Oland  
Carla Oleska  
Jenny Papageorge  
Anne Paradis  
Jennifer Paris  
Jill Paul and Barbara Bilz  
Claudia Pazmany  
Jay Peterfreund  
Karen Peterson  
Lorna Peterson  
Shonda Pettiford  
Claudia Phillips



Amy Podlenski  
 Katherine Preissler  
 Laura Radwell  
 Leigh Rae  
 Martha Richards  
 Carol Samuels and Norene Pease  
 Linda Scott and Rebecca Sherer  
 Elizabeth Sillin  
 Wendy and John Sinton  
 Suzanne Slater and Judy Dixon  
 Christine Parrish and Suzanne Smith  
 Judith Souweine  
 Diana Spurgin  
 Cynthia Staniszewski  
 Julie-Anne and Grant Stebbins  
 Alice Swift  
 Laura Sylvester  
 Layla Taylor  
 Millie Thayer and Rosa Oviedo  
 Michelle Theroux  
 Kristen van Ginhoven and  
 Leigh Strimbeck  
 Vanessa Van Stee  
 Abbie von Schlegell  
 Kayla Werlin  
 Peter Weston  
 Kimberly Williams  
 Jennifer Wofford  
 Barbara Young and Eric Weber

## Annual Organizational and Foundation Support

The Women's Fund is honored to have the support of local businesses and organizations who invest in the leadership of women and girls.

Abbie von Schlegell & Co.  
 Adams & Ruxton Construction  
 Bacon Wilson, P.C.  
 Bay Path College  
 Barrington Foundation Inc.  
 Baystate Health  
 Baystate OB/GYN Group  
 C&S Wholesale Grocers  
 Cardinale Design  
 CardPay  
 Chicopee Industrial Contractors, Inc.  
 Chicopee Savings Charitable Foundation  
 Chicopee VNA  
 Columbia Gas  
 Community Foundation of Western  
 Massachusetts  
 Crawley Family Foundation  
 DeJordy, Dugre, Crouteau & Co., PC  
 Deliso Financial and Insurance Services  
 Dietz & Co. Architects  
 Eileen Fisher  
 Elms College  
 Estate of Ruth Krauss c/o Cohen and  
 Wolf, P.C.  
 Fontaine and Collins LLC  
 Franklin County Home Care Corp  
 Friends of Amherst Recreation  
 (FAR)  
 Glenmeadow  
 Gravity Switch  
 Greenfield Community College  
 Hampden Savings Bank  
 Hart & Patterson Financial  
 Services  
 Health New England  
 Herrell's Ice Cream  
 Holyoke Community College  
 Insurance Center of  
 New England  
 Integrity Development and  
 Construction  
 Katharine L.W. & Winthrop M.  
 Crane Foundation  
 Kittredge Equipment Co., Inc.  
 Law Office of Marie T.  
 Jablonski  
 Law Office of Ronda G.  
 Parish, PC  
 Lenox  
 Loomis Communities  
 Marcus Printing  
 MassMutual Financial Group

MassMutual - Matching Gift  
 Center  
 Mercy Medical Center  
 Meyers Brothers Kalicka PC  
 MGM Resorts International  
 MicroTek, Inc.  
 Nicholas LaPier, CPA  
 Northwestern Mutual -  
 The Jamrog Group  
 Northwestern Mutual -  
 The Springfield Group  
 Northwestern Mutual -  
 Zuzulo Financial Group  
 OMG, Inc.  
 Optical Studios  
 Paradise Copies  
 Peoples Bank- Matching Gift  
 People's United Bank  
 Professional Business Services  
 Prosperity Candle  
 Raising Change  
 Rose Community Foundation  
 Ruth K and Ralph G Webber  
 Family Foundation  
 Sisters of St. Joseph  
 Smith College/Alumnae  
 Education  
 St. Germain Investments  
 Steve's Sugar Shack  
 The Arbors at Chicopee  
 United Bank  
 United Personnel  
 United Way of Pioneer Valley  
 Weiss Consulting

## CORPORATE PARTNERS



## CORPORATE UNDERWRITERS







**Marlene Werenski**

**Hampden County**

**Standing on Her Shoulders Award Recipient - Law Enforcement**

Hired as the last police woman, Marlene Werenski joined the Holyoke police force in 1971. At the time, men were hired as patrol men and received a higher rate of pay. Always serving with integrity, empathy and compassion, Marlene often developed a rapport with crime victims that her male counterparts had difficulty achieving. Now retired, Marlene has returned to the police department as a matron.

In her twenty-five years of service, Marlene Werenski was able to put cracks in the glass ceiling, allowing other women to achieve greater heights in law enforcement.



**Ethel “Risky” Case**

**Franklin County**

**Standing on Her Shoulders Award Recipient - Education**

Ethel “Risky” Case has dedicated her life to learning. She has paved the way for thousands to change their lives through education and has continually improved her own life through decades of study.

A first lieutenant company commander for basic and overseas training units during World War II, Risky holds many firsts—first female dean at Greenfield Community College; founded local chapters of the League of Women Voters and the National Organization for Women (NOW); founding board member of the Franklin County Community Development Corporation; the Greenfield Finance Committee; the National Association of Female Executives.





## COMMITTEE ROSTER 2012-13

### Executive Committee

**Kate Kane**, *President*  
Michelle Theroux, VP  
Fung Chow, Treasurer  
Carol Campbell, Clerk  
Shonda Pettiford  
Anne Weiss

### Corporate Committee

**Michelle Depelteau**, *Chair*  
Carol Campbell  
Hannah Butler\*  
Allison Ebner  
Jennifer Parker-Williams\*  
Erica Pellegrino\*  
Julie-Anne Stebbins

### Development Committee

**Jill Paul**, *Chair*  
Sara Crawley  
Ruth Giles\*  
Shonda Pettiford  
Anne Weiss

### Finance/Audit Committee

**Fung Chow**, *Chair*  
Tricia Canavan\*  
Suzette Fontaine Collins  
Denise Dukette\*  
Carol Katz\*  
Leigh Rae\*  
Michelle Theroux

### Investment Committee

**Suzette Fontaine Collins**, *Chair*  
Regina Curtis  
Vikki Lenhart\*  
Louise Nicholas\*  
Amy Santarelli\*

### Governance/Nominating Committee

Val Bonatakis, *Chair*

### Grantmaking Committee

**Layla Taylor**, *Chair*  
Leida Cartagena\*  
Christie Higuera\*  
Elena Mansour\*  
Lisa Ranghelli\*

### LIPPI Advisory Committee

Cynthia Brubaker  
Elizabeth Cardona  
Camille Butterfield Elliott  
Rep. Tricia Farley-Bouvier  
Sue Freeman  
Patricia Hallberg  
Clare Higgins  
Kristin Leutz  
Dora Lewis  
Lida Lewis  
Linda Marchesani  
Lynn Ostrowski  
Suzanne Parker  
Hon. Gail L. Perlman (retired)  
Alexandra Russell  
Elizabeth Silver  
Rep. Ellen Story  
Mary Wallachy  
Kimberly Williams  
Katie Zobel

### Marketing Committee

**Kathy Cardinale**, *Chair*  
Linda Edwards\*  
Holly Mott\*  
Cynthia Staniszweski\*  
Karen Woltjen Hines\*  
Judith Williams\*

### 15th Anniversary Committee

**Kristina Chapell\***, *Co-Chair*  
**Allison Garriss\***, *Co-Chair*

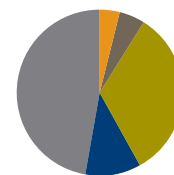
### Award Selection Committee:

Valerie Bonatakis  
Jessica Crevier\*  
Cynthia Ginsburg\*  
Mary Olberding\*  
Maureen Sullivan\*  
Susannah Zemba\*

### Interview Committee:

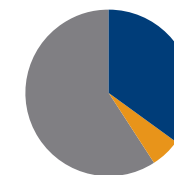
Maureen Conroy\*  
Lindsay Doak\*  
Rose Egan\*  
Julie Holt  
Kathleen Keough\*  
Julie Kumble  
Linda Marchesani  
Tekla McInerney\*  
Claudia Pazmany  
Shonda Pettiford  
Julie Pokela\*\*  
Leigh Rae\*  
Maureen Sullivan\*  
Cynthia Staniszweski\*

## REVENUE



Received 4%  
Investment 5%  
Event\* 33%  
Net unrealized and realized gains (losses) on investments 11%  
Individual Contributions 47%

## EXPENSES



Fundraising\* 35%  
Operating 6%  
Grantmaking and Programs 59%

*\*Both Event Revenue and Fundraising Expenses increased significantly as a direct result of our 15th Anniversary Celebration.*

## STATEMENT OF FINANCIAL POSITION JUNE 30, 2013

Assets	2013 Total
Cash, term deposits, and cash equivalents	\$ 46,253.00
Pledges receivable, net	\$ 253,230.00
Investments, at market value	\$ 2,550,241.00
Property and equipment, net	\$ 580.00
Other	\$ 47,905.00
Total assets	\$ 2,898,209.00
Liabilities	
Accounts payable	\$ 172.00
Accrued payroll, taxes and benefits	\$ 7,906.00
Accrued expenses	\$ 2,286.00
Funds held for others	\$ 1,376.00
Total liabilities	\$ 11,740.00
Net Assets	
Unrestricted	\$ 2,119,580.00
Temporarily restricted	\$ 246,889.00
Permanently restricted	\$ 520,000.00
Total net assets	\$ 2,886,469.00
Total liabilities and net assets	\$ 2,898,209.00



Save money for yourself and earn money for your  
Women's Fund by going Green with Viridian

**Save the Date!**

**Unveiling the 100 Good Men Campaign**

Thursday, May 1, 2014

Twin Hills Country Club, Longmeadow



**Save the Date!**

**LIPPI® Graduation**

Thursday, May 29, 2014

Log Cabin, Holyoke



**Attention Golfers!**

Get your clubs ready for our

**Annual Golf Tournament**

Monday, July 21, 2014

Crestview Country Club, Agawam

Follow us on



**WOMEN'S FUND**  
*of Western Massachusetts*

**womensfund.net**